Fill in this information to identify your case:	Fill in this information to identify your case:				
United States Bankruptcy Court for the :					
NORTHERN District ofILLINOIS(State)					
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing			

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	he name that is on your iment-issued picture cation (for example, river's license or	Richard First name T	First name
passpo		Middle name	Middle name
identifi	our picture cation to your meeting e trustee.	Adeyanju  Last name	Last name
with the	e ilustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	XXX - XX - <u>7453</u>	XXX - XX
Individ	er or federal dual Taxpayer ication number	OR	OR
iueiilii	iodaon Humber	<b>9</b> xx - xx	<b>9</b> xx - xx

Case 17-02611 Entered 01/30/17 16:06:38 Filed 01/30/17 Doc 1 Desc Main Page 2 of 60

Document Adeyanju Т Richard Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		<u>EIN</u>	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2631 W 84th Place Number Street	Number Street
		Chicago IL 60652 City State ZIP Code	City State ZIP Code
		соок	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

Case 17-02611 Entered 01/30/17 16:06:38 Desc Main Filed 01/30/17 Doc 1

Debtor 1

Richard

Т

Document Adeyanju

Page 3 of 60

Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy (	Case			
7.	The chapter of the Bankruptcy Code you		•		equired by 11 U.S.C. § 342(b) for Individuals lage 1 and check the appropriate box.	
are choosing to file Chapter 7 under						
	under	☐ Chapt	ter 11			
		☐ Chapt	ter 12			
		■ Chapt	ter 13			
88.	How you will pay the fee	I need Applied  I required  By law less the pay the	court for more details elf, you may pay with itting your payment or a pre-printed address.  If to pay the fee in instance in for Individuals to the sest that my fee be waw, a judge may, but is han 150% of the officience fee in installments).	about how you may cash, cashier's chech your behalf, your at stallments. If you cho o Pay The Filing Fee nived (You may required to, wait all poverty line that a. If you choose this o	Please check with the clerk's office in your pay. Typically, if you are paying the fee k, or money order. If your attorney is torney may pay with a credit card or check ose this option, sign and attach the in Installments (Official Form 103A). The set this option only if you are filing for Chapter be your fee, and may do so only if your income oplies to your family size and you are unable to ption, you must fill out the Application to Have 33) and file it with your petition.	e is to
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None  District None  District	When When When	Case Number  MM / DD / YYYY	
					MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District	When	Relationship to you Case Number, if known MM / DD / YYYY	_
			District		Relationship to you Case Number, if known  MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	residence?  No. Go to line 12.	l Statement About an E	nt against you and do you want to stay in your viction Judgment Against You (Form 101A) and file	it with

Debto	Case 17-0262 or 1 Richard First Name	L1 DOC T Middle Name	1 Filed 01/30/1 Document Adeyanju	7 Entered 01/30/17 16:06 Page 4 of 60 Case Number (if know	
12.	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.	Go to Part 4.  Name and location of busin  Name of business, if any  Number Street  City  Check the appropriate box  Health Care Business  Single Asset Real Est  Stockbroker (as define		State Zip Code
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriation balance shadocuments  No. I  No. I  Yes. I	e deadlines. If you indicate the deadlines. If you indicate the det, statement of operations is do not exist, follow the procument of filing under Chapter am filing under Chapter 11, the Bankruptcy Code.  am filing under Chapter 11 a Bankruptcy Code.	court must know whether you are a small business debtor, you must so cash-flow statement, and federal income tax cedure in 11 U.S.C. § 1116(1)(B).  11.  but I am NOT a small business debtor accordinand I am a small business debtor according to	attach your most recent return or if any of these
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	■ No.	What is the hazard?	ded, why is it needed?	

that needs urgent repairs? Where is the property? \_ Number Street City State ZIP Code

Debtor 1

Richard

Adeyanju

Page 5 of 60

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Dobton 1.

, 10 Cu	 ,	• •

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Richard T Document Adeyanju Page 6 of 60

Case Number (if known)

Middle Name

Part 6	Answer These Questions				
	/hat kind of debts do ou have?		consumer debts? Consumer debts are defiprimarily for a personal, family, or household p		
		Yes. Go to line 17.			
16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.		-			
		No. Go to line 16c. Yes. Go to line 17.			
		_	we that are not consumer debts or business d	ebts.	
	re you filing under hapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.		
ar	o you estimate that after ny exempt property is	administrative expense	er 7. Do you estimate that after any exempt p s are paid that funds will be available to distrib		
	xcluded and dministrative expenses	∐No.			
a١	re paid that funds will be vailable for distribution oursecured creditors?	∐Yes.			
	ow many creditors do	<b>■</b> 1-49	1,000-5,000	25,001-50,000	
	ou estimate that you	<b>□</b> 50-99	□ 5,001-10,000	□ 50,001-100,000	
01	we?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000	
н	ow much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion	
	stimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion	
De	e worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
Н	ow much do you	□ \$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion	
	stimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion	
to	be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion	
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion	
art 7	Sign Below	Lhave evenined this petition and	I dealars under populty of positive that the infe	resortion provided to true and	
r yo	u	correct.	I declare under penalty of perjury that the info	rmation provided is true and	
			ter 7, I am aware that I may proceed, if eligible aderstand the relief available under each chap		
		, .	did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342(	, .	
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.	
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for up I 3571.	g money or property by fraud in connection	
		/s/ Richard T Adeyanj Signature of Debtor 1		ture of Debtor 2	
		0440/22/			
		Executed on01/18/2017	Execu	ted on	

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 7 of 60

Debtor 1	Richard	Т	Adeyanju	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

★ /s/ Steven Scott Camp	Date	Date: 01/18/2	017
Signature of Attorney for Debtor	Date	MM / DD / YYYY	
Steven Scott Camp			
Printed name			•
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			-
			-
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email add	<sub>dress</sub> ndil@gera	icilaw.com
6311015	IL		
Bar number	State		

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 8 of 60

Fill in this information to identify your case:					
Debtor 1	Richard	Т	Adeyanju		
	First Name	Middle Name	Last Name		
Debtor 2	-				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number	-		_		
(					

# Check if this is an amended filing

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 17,633
1c. Cop	y line 63, Total of all property on Schedule A/B	\$ 17,633
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	be D: Creditors Who Have Claims Secured by Property (Official Form 106D)  y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$12,579
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$142,956
3ь. Сору	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u> </u>
Part 3:	Summarize Your Liabilities	
	le I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$3,267.46
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$2,182.00

Document Adeyanju Richard Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records		
_	filing for bankruptcy under Chapter 7, 11 or 13?  You have nothing to report on this part of the form. Check this box and submit this form to the co	ourt with your other schedules.	
You fam	r debts are primarily consumer debts. Consumer debts are those "incurred by an individual primity, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. r debts are not primarily consumer debts. You have nothing to report on this part of the form. C form to the court with your other schedules.	C. § 159.	
	ne Statement of Your Current Monthly Income: Copy your total current monthly income from Off 22A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	icial	\$ 7,002.17
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim	
From I	Part 4 of Schedule E/F, copy the following:		
9a. Don	nestic support obligations (Copy line 6a.)	\$_0.00	
9b. Tax	es and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00	
9c. Clai	ms for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
9d. Stud	dent loans. (Copy line 6f.)	\$ 26,070.00	
	gations arising out of a separation agreement or divorce that you did not report as claims. (Copy line 6g.)	\$_0.00	
9f. Deb	ts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
9g. <b>Tot</b> a	al. Add lines 9a through 9f.	\$_26,070.00	

Fill in this inf	formation to identify yo			Entered 01/30/17 0 of 60	16:06:38	Desc I	Main	
5	Richard	Т	Adeyanju					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States I	Bankruptcy Court for the : _	<u>NORTHERN</u> Dis	(State)			Па	heck if this	ie an
Case Number (If known)						_	mended fili	
Official Fo	orm 106A/B							3
Schedul	e A/B: Prope	rty						12/15
ategory where esponsible for ages, write you Part 1:	you think it fits best. Bo supplying correct infor ur name and case numb Describe Each Residence	e as complete and mation. If more sper (if known). And Building, Land, on	t an asset only once. If an asset d accurate as possible. If two mapace is needed, attach a separateswer every question.  Tother Real Esate You Own or Hamilian any residence, building, land	arried people are filing togeth te sheet to this form. On the to ve an Interest In	er, both are equal	ly		
	-	-	your entries fro Part 1, includin					
you have at	tached for Part 1. Write	that number her	e		>			\$0.00
Part 2:	escribe Your Vehicles							
No. Yes. M	, trucks, tractors, sport  Describe lake: lodel: ear:	Chevrolet Malibu 2007	who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl		Do not deduct s the amount of a Creditors Who i	ny secured cl Have Claims	aims on <i>Sche</i>	dule D: roperty
Α	pproximate Mileage:	205,000	At least one of the debtors		entire property	y?	portion you	ı own?
0	ther information:		Check if this is commu	unity property (see	\$	1,390.00	\$	1,390.00
	lake:	Harley VROD	Who has an interest in the  Debtor 1 only	property? Check one.	Do not deduct s			
	lodel:		Debtor 2 only		Creditors Who	Have Claims	Secured by Pr	roperty
Y	ear:	2013	Debtor 1 and Debtor 2 onl	у	Current value entire property		Current val	
Α	pproximate Mileage:	3,500	At least one of the debtors	and another			portion you	
0	ther information:		Check if this is commu	unity property (see	\$	<u></u> .00	\$	10,640.00
Examples: No. Yes.  Add the doll	Boats, trailers, motors, pers  Describe  ar value of the portion	onal watercraft, fishion	recreational vehicles, other vehing vessels, snowmobiles, motorcycle	accessories ng any entries for pages	>			\$ 12,030.00

Case 17-02611

Doc

Entered 01/30/17 16:06:38 Page 11 of 60 umber (if known)

Desc Main

CI	Filed 01/30/17
	Adeyanju
	Document

Richard Debtor 1 First Name Part 3: **Describe Your Personal and Household Items** Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own?

		Do not deduct secur or exemptions	red claims
D6. Household goods and furnishings  Examples: Major appliances, furniture, linens, china, kitchenware  No.			
Yes. Describe  Bed, 2 Dressers, TV Stand, Couch, Table, 2 Trunks	\$600	\$	600.00
Por Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games  No.  Yes. Describe			
TV, PS4, HTC Tablet, Desktop, Cell phone, speakers, alarm clock.	\$950	\$	950.00
<ul> <li>Oslectibles of value</li> <li>Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles</li> <li>No.</li> <li>Yes. Describe</li> </ul>			
		\$	0.00
09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No.			
Yes. Describe		\$	0.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No.			
Yes. Describe		\$	0.00
11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No.			
Yes. Describe Everyday clothes	\$300	\$	300.00
12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver  No.			
Yes. Describe Wristbands	\$50	\$	50.00
13. Non-farm animals  Examples: Dogs, cats, birds, horses  No.		· <u>—</u>	
Yes. Describe		\$	0.00
14. Any other personal and household items you did not already list, including any health aids you did not list			
Yes. Describe		\$	0.00
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached		F	\$1 900 0

for Part 3. Write that number here ---

Debtor 1

Richard Case 17-02611

First Name

Doc 1

Entered 01/30/17 16:06:38 Page 12 of 60 umber (if known)

Desc Main

Filed 01/30/17

Document

Last Name

Filed 01/30/17 Middle Name

ŀ	art 4:	escribe Your Fi	nancial Assets		
Do	you own or	have any legal	or equitable interest in any	of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash				
	Examples: No.	Money you have ir	n your wallet, in your home, in a s	safe deposit box, and on hand when you file your petition	
	Yes.	Describe			
		Doddino			\$0.00
17.	Deposits o	=			
			s, or other financial accounts; cert If you have multiple accounts wit	tificates of deposit; shares in credit unions, brokerage houses, h the same institution, list each.	
	Yes.	Describe	Account Type:	Institution name:	
			Checking Account	TCF Bank	<u> </u>
			Checking Account	Bank of America	<u>\$ 27.00</u>
			Checking Account	Chase Bank	<u>\$</u>
			Checking Account	Campbell Soup Credit union	\$
18.		-	publicly traded stocks tment accounts with brokerage fi	rms, money market accounts	\$ <u>2,727.0</u> 0
	Yes.	Describe	Institution or issuer name:	ACORN	<b>\$</b> 976.20
				ACORN	\$\$ \$ 976.20
19.	Non-public	ly traded stock	and interests in incorporat	ed and unincorporated businesses, including an interest in	\$5/6.20
	Yes.	Describe	Name of Entity and Percent	t of Ownership:	
20.	Negotiable	instruments includ	le personal checks, cashiers' che	ole and non-negotiable instruments ecks, promissory notes, and money orders. omeone by signing or delivering them.	s 0.00
21.	Retirement	or pension acc	counts		\$ <u>0.0</u> 0
		•		ift savings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institut		
			401(k) or similar plan	Campbell Soup 401k	\$Unknown
22.	Your share		osits you have made so that you	may continue service or use from a company ities (electric, gas, water), telecommunications	\$ <u>0.0</u> 0
22	Ammirities	A		water very cities for life or for a number of water	\$0.00
23.	No.			y to you, either for life or for a number of years)	
	Yes.	Describe	Issuer name and description		\$ 0.00
24.			IRA, in an account in a qual (b), and 529(b)(1).	ified ABLE program, or under a qualified state tuition program.	·
	Yes.	Describe	Institution name and descrip	otion. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equ	uitable or future	e interests in property (other	r than anything listed in line 1), and rights or powers	\$ <u>0.0</u> 0
	Yes.	Describe			
					\$ <u>0.0</u> 0

Richard Case 17-02611 Doc 1 Debtor 1

Filed 01/30/17
Document
Last Name Entered 01/30/17 16:06:38 Page 13 of 60 umber (if known) Desc Main Middle Name

26.	-		narks, trade secrets, and other intellectual property nes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe		\$	0.00
27.			ther general intangibles clusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Mor	ney or prop	erty owed to you	?	Current value of the portion you own? Do not deduct secured coor exemptions	laims
28.	Tax refund	ls owed to you			
	Yes.	Describe		\$	0.00
29.	Examples:	•	m alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.	Examples:		wes you  bility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, I loans you made to someone else		
	Yes.	Describe		\$	0.00
31.		· ·	es life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	·	
	Yes.	Describe	Life insurance \$0	\$	0.00
32.	If you are t		It is due you from someone who has died ving trust, expect proceeds from a life insurance policy, or are currently entitled to receive died.		
	Yes.	Describe		e	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ent disputes, insurance claims, or rights to sue	\$	
	Yes.	Describe		\$	0.00
34.	Other conf	tingent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights	<u> </u>	
	Yes.	Describe		\$	0.00
35.	Any financ	ial assets you di	d not already list		_
	Yes.	Describe		\$	0.00
			f your entries from Part 4, including any entries for pages you have attached r here	\$3,	703.20

Debtor 1

Case 17-02611 Doc 1 Richard

Filed 01/30/17 Entered 01/30/17 16:06:38

Document Page 14 of 60 umber (if known)

Desc Main

0.00

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... Yes. 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe.....

ebtor 1 Richard Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Page 15 of 60 moder (if known) Last Name Page 15 of 60 moder (if known)

	FIISTING	anie	Middle Name	Last Ivallie		
50.	Farm and	fishing supplies,	chemicals, and feed			
	Yes.	Describe				\$ 0.00
51.	Any farm-	and commercial	fishing-related property you d	did not already list		<u> </u>
	Yes.	Describe				\$ 0.00
52.	Add the do	ollar value of all o	of your entries from Part 6, inc	luding any entries for page	s you have attached	
	for Part 6.	Write that number	er here		>	\$0.00
		December All Brown	with You Only on House on Internal	é in Thaé Vau Bid Naé Liaé Ah		
ŀ	art 7:	Describe All Prope	erty You Own or Have an Interes	t in That You Did Not List Ab		
53.	Examples:		y of any kind you did not alrea intry club membership	ady list?		
	No.					
	Yes.	Describe				\$0.00
					_	 \$0.00
54.	Add the do	oliar value of all c	of your entries from Part 7. Wr	rite that number here		\$0.00
P	art 8:	List the Totals of	Each Part of this Form			
55.	Part 1: Tot	al real estate, lin	e 2			\$ 0.00
56.	Part 2: Tot	al vehicles, line	5		\$ 12,030.00	
57.	Part 3: Tot	al personal and I	nousehold items, line 15		\$ 1,900.00	
58.	Part 4: Tot	al financial asset	s, line 36		\$ 3,703.20	
59.	Part 5: Tot	al business-relat	ed property, line 45		\$ 0.00	
60.	Part 6: Tot	al farm- and fishi	ing-related property, line 52		\$ 0.00	
61.	Part 7: Tot	al other property	not listed, line 54		\$ 0.00	
62.	Total perso	onal property. Ad	d lines 56 through 61		\$ 17,633.20	\$ 17,633.20
63.	Total of all	property on Scho	edule A/B. Add line 55 + line 6.	2		\$17,633.20

Fill in this in	nformation to identi		NACHMANT IIA
Debtor 1	Richard	Т	Adeyanju
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the: NORTHERN District of	ILLINOIS
0			(State)
Case Number (If known)	r		_

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identi	fy the Property You Claim as Exempt			
1. Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clai	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	ty you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in t	the information below.	
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2007 Chevrolet Malibu with over 205,000 miles.	<b>\$_1,390</b>	\$ _2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	<u>03</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Bed, 2 Dressers, TV Stand, Couch, Table, 2 Trunks	\$_600	<b></b> \$	735 ILCS 5/12-1001(b) - \$600.00
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, PS4, HTC Tablet, Desktop, Cell phone, speakers, alarm clock.	<b>\$_950</b>	<b>□</b> \$	735 ILCS 5/12-1001(b) - \$950.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes	\$_300	<b></b>	735 ILCS 5/12-1001(a),(e) - \$300.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 1060	Record # 735389	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Document

Page 17 of 60 Number (if known)

Debtor 1 Richard Last Name Middle Name

	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Wristbands	\$ <u>50</u>	\$	735 ILCS 5/12-1001(a),(e) - \$50.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Bank of America, 27.00	\$ <u>27</u>		735 ILCS 5/12-1001(b) - \$27.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase Bank, 700.00	\$ <u>700</u>	\$_1,000	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Campbell Soup Credit union, 2,000.00	\$_2,000	\$_1,000	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	, ACORN, 976.20	<b>\$</b> _976	\$_100	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B:	18		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, Campbell Soup 401k, 0.00	\$Unknown	□\$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
(Subject to adjust	g a homestead exemption of more stment on 4/01/16 and every 3 years u acquire the property covered by the	after that for cases filed on		
Yes.				

	information to ident	tity your case:		8 of 60			
Debtor 1	Richard	Т	Adeyanju				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing	) First Name	Middle Name	Last Name				
United Stat	es Bankruptcy Court for	the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
Case Numb	ner		(State)			Check if thi	s is an
(If known)			<del></del>			amended fi	ling
Official I	orm 106D						-
ziiiciai i	OIIII 100D						1
			Claims Secured by I		for aunalying age		
formation. I	f more space is need	ded, copy the Additi	ied people are filing together, botl onal Page, fill it out, number the e	n are equally responsible intries, and attach it to the	e for supplying correct iis form. On the top of a	ny	
_	ges, write your name		•				
_ `	reditors have claims						
No. (	Check this box and s	ubmit this form to the	court with your other schedules. You	ou have nothing else to re	eport on this form.		
Voc	Fill in all of the inform	- Caralla da co					
163.		nation below.					
<b>—</b> 165.							
Part 1:	List All Secured Cla						
Part 1:	List All Secured Cla	iims	un one secured claim list the credito	or separately	Column A	Column A	Column
Part 1:	List All Secured Cla	creditor has more that	n one secured claim, list the creditor	•	Amount of claim	Value of collateral	Unsecur
Part 1: List all s	List All Secured Classecured claims. If a claim. If more than c	creditor has more that		s in Part 2.			
List all s for each As much	List All Secured Classecured claims. If a claim. If more than c	creditor has more that one creditor has a pa claims in alphabetica	articular claim, list the other creditors	s in Part 2. ame.	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecur portion
Part 1:  2. List all s for each As much	List All Secured Cla secured claims. If a c claim. If more than on a as possible, list the	creditor has more that one creditor has a pa claims in alphabetica	articular claim, list the other creditors all order according to the creditors na	s in Part 2. ame. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
Part 1:  2. List all s for each As much  2.1 ESB/	List All Secured Cla secured claims. If a c claim. If more than o as possible, list the	creditor has more that one creditor has a pa claims in alphabetica	articular claim, list the other creditors all order according to the creditors not be creditors that securing the property that the property the property that the property th	s in Part 2. ame. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
Part 1:  2. List all s for each As much  2.1 ESB/	List All Secured Claims. If a claim. If more than a as possible, list the HARLEY DAVIDSON is Name ax 21829	creditor has more that one creditor has a pa claims in alphabetica	articular claim, list the other creditors all order according to the creditors not be creditors that securing the property that the property the property that the property th	s in Part 2. ame. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
Part 1:  2. List all s for each As much  2.1 ESB/ Credito Po Bo	List All Secured Claims. If a claim. If more than a as possible, list the HARLEY DAVIDSON is Name ax 21829	creditor has more that one creditor has a pa claims in alphabetica	articular claim, list the other creditors all order according to the creditors not be creditors that securing the property that the property the property that the property th	s in Part 2. ame. res the claim: 500 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
Part 1:  2. List all s for each As much  2.1 ESB/ Credito Po Bo Numbe	List All Secured Cla secured claims. If a c claim. If more than on a sepossible, list the HARLEY DAVIDSON 's Name bix 21829	creditor has more that one creditor has a particular claims in alphabetical CR	articular claim, list the other creditors all order according to the creditors not be because the property that secure 2013 Harley VROD with over 3,	s in Part 2. ame. res the claim: 500 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
Part 1:  2. List all s for each As much Credito Po Bo Numbe	List All Secured Claims. If a claim. If more than a as possible, list the HARLEY DAVIDSON is Name ax 21829	creditor has more that one creditor has a paclaims in alphabetical ICR	Describe the property that secur  2013 Harley VROD with over 3,  As of the date you file, the claim	s in Part 2. ame. res the claim: 500 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
Part 1:  2. List all s for each As much  2.1 ESB/ Credito Po Bo Numbe	List All Secured Cla secured claims. If a c claim. If more than on a sepossible, list the HARLEY DAVIDSON 's Name bix 21829	creditor has more that one creditor has a particular claims in alphabetical CR	articular claim, list the other creditors all order according to the creditors not be creditors.  Describe the property that secure 2013 Harley VROD with over 3, and the claim Contingent	s in Part 2. ame. res the claim: 500 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
Part 1:  2. List all s for each As much  2.1 ESB/ Credito Po Bo Numbe  Carso City	List All Secured Cla secured claims. If a c claim. If more than on a sepossible, list the HARLEY DAVIDSON 's Name bix 21829	creditor has more that one creditor has a particular claims in alphabetical N CR  NV 89721  State Zip Code	articular claim, list the other creditors all order according to the creditors not be creditors.  Describe the property that secure 2013 Harley VROD with over 3, which is the claim contingent contingent contingent creditors.	s in Part 2. ame. res the claim: 500 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
ESB/ Credito Po Bo Numbe  Carso City  Who ow	List All Secured Cla secured claims. If a claim. If more than on as possible, list the HARLEY DAVIDSON 's Name ox 21829 r Street  on City  es the debt? Check on or 1 only	creditor has more that one creditor has a particular claims in alphabetical N CR  NV 89721  State Zip Code	articular claim, list the other creditors all order according to the creditors not be creditors.  Describe the property that secure 2013 Harley VROD with over 3, which is the claim contingent continued contin	s in Part 2. ame. res the claim: 500 miles  is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
ESB/ Credito Po Bo Number  Carso City  Who ow	List All Secured Cla secured claims. If a claim. If more than on as possible, list the HARLEY DAVIDSON 's Name bix 21829  The Street  In City  Street  The City  The C	creditor has more that one creditor has a particular claims in alphabetical N CR  NV 89721  State Zip Code	As of the date you file, the claim  Contingent Unliquidated Disputed Nature of Lien. Check all that app  An agreement you made (such a car loan)	s in Part 2. ame.  res the claim: 500 miles  is: Check all that apply.  ly. as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
2.1 ESB/ Credito Po Bo Number  Carso City  Who ow Debte	cecured claims. If a claim. If more than a as possible, list the HARLEY DAVIDSON is Name by 21829  The Street Street in City  The street in City  The street in City i	creditor has more that one creditor has a particular calculation in alphabetical N CR  NV 89721 State Zip Code	As of the date you file, the claim Contingent Unliquidated Disputed Nature of Lien. Check all that app An agreement you made (such a car loan) Statutory lien (such as tax lien, r	s in Part 2. ame.  res the claim: 500 miles  is: Check all that apply.  ly. as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
2.1 ESB/ Credito Po Bo Number  Carso City  Who ow Debte	List All Secured Cla secured claims. If a claim. If more than on as possible, list the HARLEY DAVIDSON 's Name bix 21829  The Street  In City  Set the debt? Check on our 1 only on 2 only	creditor has more that one creditor has a particular calculation in alphabetical N CR  NV 89721 State Zip Code	As of the date you file, the claim Contingent Unliquidated Disputed Nature of Lien. Check all that app Statutory lien (such as tax lien, r	s in Part 2. ame.  res the claim: .500 miles  is: Check all that apply.  ly. as mortgage or secured mechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
Carso City  Who ow Debte At lease	cecured claims. If a claim. If more than a as possible, list the HARLEY DAVIDSON is Name by 21829  The Street Street in City  The street in City  The street in City i	creditor has more that one creditor has a particular content of the content of th	As of the date you file, the claim Contingent Unliquidated Disputed Nature of Lien. Check all that app An agreement you made (such a car loan) Statutory lien (such as tax lien, r	s in Part 2. ame.  res the claim: .500 miles  is: Check all that apply.  ly. as mortgage or secured mechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any

			c 1	7 Entored 01/30/17 16:06:38	Desc Main
Fill in th	nis information to ide	entify your case:		9 of 60	
Debtor 1	Richard	Т	Adeyanju		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if		Middle Name	Last Name	_	
	-				
United S	States Bankruptcy Court	for the : <u>NORTHERN</u>	District of <u>ILLINOIS</u> (State)		
Case Nu					Check if this is an
		- / -			amended filing
Jiiicia	<u>I Form 106E</u>	<u>-/F</u>			12/15
se as com ist the oth AB: Prope reditors w eeded, co	plete and accurate a ner party to any exec erty (Official Form 10 with partially secured py the Part you need additional pages, wr	s possible. Use Part 1 to cutory contracts or une (6A/B) and on <i>Schedule</i> I claims that are listed it	expired leases that could result e G: Executory Contracts and in Schedule D: Creditors Who e entries in the boxes on the le e number (if known).	claims and Part 2 for creditors with NONPRIORITY of It in a claim. Also list executory contracts on Scheo I Unexpired Leases (Official Form 106G). Do not inc to Have Claims Secured by Property. If more space is eft. Attach the Continuation Page to this page. On t	<i>dule</i> clude any is
1. Do any	y creditors have prio	ority unsecured claims	against you?		
No	o. Go to Part 2.				
☐ Ye					
each o nonpri unsec	claim listed, identify wority amounts. As muured claims, fill out th	that type of claim it is. If uch as possible, list the ue Continuation Page of	a claim has both priority and no claims in alphabetical order acc	v unsecured claim, list the creditor separately for each onpriority amounts, list that claim here and show both cording to the creditor's name. If you have more than or holds a particular claim, list the other creditors in Painstruction booklet.)	n priority and two priority
				Total claim	Priority Nonpriority amount amount
Part 2:	List All of Your N	ONPRIORITY Unsecured	d Claims		
	v creditors have non	priority unsecured clai	ims against vou?		
_	•	-	ubmit this form to the court with	your other schedules.	
Ye	_	io roport iii uno parti ou		your outer consumer.	
4. List al nonpri	I of your nonpriority ority unsecured claim	n, list the creditor separa han one creditor holds a	ately for each claim. For each cl	reditor who holds each claim. If a creditor has more claim listed, identify what type of claim it is. Do not list creditors in Part 3.If you have more than three nonpri	claims already
44 AN	ЛЕХ		Last 4 digits of account num	nher NULL	<b>Total claim</b> \$ 5,963.00
7.1	ditor's Name		Last 4 digits of account num		<u> </u>
	Box 297871	<del> </del>	When was the debt incurred	2013-2016	
Nur	mber Street		As of the date you file, the c	laim ie. Check all that apply	
-		<del></del>	Contingent	iam is. Glieck all triat apply.	
Fo City	rt Lauderdale	FL 33329 State Zip Code	Unliquidated		
	owes the debt? Check		Disputed		
	ebtor 1 only				
	ebtor 2 only	h	Type of NONPRIORITY unse	ecured claim:	
=	ebtor 1 and Debtor 2 onl t least one of the debtors	•	Student loans Obligations arising out of a	separation agreement or divorce	
=	heck if this claim rela		that you did not report as pr		
	ommunity debt	<b></b>		haring plans, and other similar debts	
	claim subject to offe	st?	_		
■ No			Other. Specify Credit C	card or Credit Use	
Y(	es				

Page 20 of 60 Case Number (if known) Document Debtor 1 Richard Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Barclays BANK Delaware	Last 4 digits of account number NULL	<b>\$</b> 4,429.00
<u> </u>	Creditor's Name		
	Po Box 8803	When was the debt incurred? 2013-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19899	Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
İ	Debtor 1 only		
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.3	BK OF AMER	Last 4 digits of account number NULL	\$ <u>30,399.00</u>
	Creditor's Name	When was the debt incurred? 2011-2016	
	Po Box 982238	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	El Paso TX 79998	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?	_	
	■No ¬.,	Other. Specify Credit Card or Credit Use	
4.4	Yes Capital ONE BANK USA N	Last 4 digits of account number NULL	<b>\$</b> 4,500.00
4.4	Creditor's Name	Lust 4 digits of decount number	<del>*</del>
	15000 Capital One Dr	When was the debt incurred? 2013-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	<del></del>	Contingent	
	Richmond VA 23238	Unliquidated	
l .	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Vho owes the debt? Check one.		
	Debtor 1 only	- (NONDIGOUS)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans  Obligations origina out of a congration agreement or diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?	L Debte to periodici or profitending plano, and other offilial debts	
	No	Other. Specify Credit Card or Credit Use	
Ī	Yes	Gardi. Opcomy	

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Page 21 of 60 Case Number (if known) Document Richard Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Chase CARD **\$** 1.206.00

4.5	Olidac Of ITE	Last 4 digits of account numberNOLL	φ <u>1,200.00</u>
	Creditor's Name	When was the debt incurred? 2013-2016	
	Po Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	T (NONDRIODITY)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l ,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Credit Card or Credit Llee	
	Yes	Other. Specify Credit Card or Credit Use	
4.6	Chase CARD	Last 4 digits of account number NULL	<b>\$</b> 1,630.00
7.0	Creditor's Name		·
	Po Box 15298	When was the debt incurred? 2007-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	☐ Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes CARD	MI II I	÷ C 400 00
4.7	Chase CARD	Last 4 digits of account number NULL	\$ <u>6,188.00</u>
	Creditor's Name Po Box 15298	When was the debt incurred? 2014-2016	
		The had the dest mounted:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
		Unliquidated	
,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify _ Credit Card or Credit Use	
	M <sub>Ves</sub>		

Record # 735389

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Page 22 of 60 Case Number (if known) Document Richard Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 6,328.00 Last 4 digits of account number \_ Creditor's Name 2009-2016 Po Box 6241 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes NULL CITI Last 4 digits of account number 4.9 Creditor's Name 2014-2016 Po Box 6241 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply.

\$ 6,783.00 Contingent Sioux Falls 57117 SD Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_ Credit Card or Credit Use Yes CITI **NULL** \$ 11,105.00 4.10 Last 4 digits of account number Creditor's Name 2009-2016 Po Box 6241 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use

Official Form 106E/F

Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Case 17-02611 Page 23 of 60 Case Number (if known) Document Richard Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

Discover FIN SVCS LLC	Last 4 digits of account number _	NULL	\$ 9,203.00
Creditor's Name	Last 4 digits of account number _		<u> </u>
Po Box 15316	When was the debt incurred?	2013-2016	
Number Street			
	A	Charles III that analys	
	As of the date you file, the claim is	: Спеск ан тлат арріу.	
Wilmington DE 19850	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cla	aims	
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Yes Lending CLUB CORP		6309	<b>\$</b> 7,861.00
Creditor's Name	Last 4 digits of account number _		\$ 7,801.00
71 Stevenson St Ste 300	When was the debt incurred?	2012-2016	
Number Street		<del></del>	
- Names			
	As of the date you file, the claim is	: Check all that apply.	
San Francisco CA 94105	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	aims	
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to offest?			
No Yes	Other. Specify Personal Loan		
Drooper Marketplace IN	Last 4 digits of account number _	1084	\$ 8,574.00
Creditor's Name		<del></del>	¥ <u>/</u>
101 2Nd St FI 15	When was the debt incurred?	2014-2016	
Number Street			
	As of the date you file, the claim is	· Check all that apply	
	Contingent	. Oncok all that apply.	
San Francisco CA 94105	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	-	
Check if this claim relates to a	that you did not report as priority cl		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts	
No	Domanal Lass		
	Other. Specify Personal Loan		

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Page 24 of 60 Case Number (if known) Document Richard Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Sallie MAE \$ 3,310.00 Last 4 digits of account number \_ Creditor's Name 2016-2016 Po Box 3229 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DF 19804 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Sallie MAE 4.15 Last 4 digits of account number Creditor's Name 2016-2016 Po Box 3229 When was the debt incurred? Number Street

\$ 5,591.00 As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19804 DE Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes Sallie MAE 7573 \$ 8,151.00 4.16 Last 4 digits of account number Creditor's Name 2016-2016 Po Box 3229 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19804 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

Record # 735389

ebtor 1	Richard	T DOC 1	Document	Page 25 of 60 Case Number (if known)	Desc Mail
	First Name	Middle Name	Last Name		

sting any entries on this page, number them	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Clai
Sallie MAE	Last 4 digits of account number _	1906	<b>\$</b> 9,018.0
Creditor's Name		<del></del>	
Po Box 3229	When was the debt incurred?	2015-2016	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Wilmington DE 19804	Unliquidated		
City State Zip Code	Disputed		
Vho owes the debt? Check one.			
Debtor 1 only	T (NONDRIODITY	alata.	
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans	At	
At least one of the debtors and another	Obligations arising out of a separa	-	
Check if this claim relates to a	that you did not report as priority of		
community debt s the claim subject to offest?	Debts to pension or profit-sharing	plans, and other similar debts	
No	Other Specify		
Yes	Other. Specify	<del></del>	
Syncb/PAYPAL EXTRAS MC	Last 4 digits of account number _	NULL	<b>\$</b> _7,347.0
Creditor's Name		<del></del>	
Po Box 965005	When was the debt incurred?	2013-2016	
Number Street			
	As of the date you file, the claim is	стеск ан тлат арріу.	
Orlando FL 32896	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
	that you did not report as priority of	-	
Check if this claim relates to a community debt	Debts to pension or profit-sharing		
s the claim subject to offest?	Debts to pension of pront-sharing	plans, and other similar debts	
No	Other. Specify Credit Card or	Credit Use	
Yes	Other. Specify	- Crount Goo	
Syncb/Walmart	Last 4 digits of account number _	NULL	\$ <u>5,370.0</u>
Creditor's Name	_		
Po Box 965024	When was the debt incurred?	2012-2016	
Number Street			
	As of the date you file the claim is	Chook all that apply	
	As of the date you file, the claim is	спеск ан тлат арріу.	
Orlando FL 32896	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
	that you did not report as priority of	•	
Check if this claim relates to a community debt	Debts to pension or profit-sharing		
s the claim subject to offest?	Debits to be usion or bront-sharing l	טומווס, מווע טעופו אווווומו עבטנא	
No	Other. Specify Credit Card or	Credit Use	
	Uther, Specify Circuit Cald Of	Crount Odo	

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Case 17-02611

Schedule E/F: Creditors Who Have Unsecured Claims

Page 26 of 60 Case Number (if known) Document Richard Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	20.070.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 26,070.00
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$\$26,070.00 \$0.00

		Caso 17	02611 Doc 1	Filed 01/20/17	Entered 01/30/17 16:06:38 Desc M	lain
Fil	ll in this in	formation to ident			7 of 60	<b>5.</b>
D	ebtor 1	Richard	Т	Adeyanju		
De	ebtor 2	First Name	Middle Name	Last Name		
	pouse, if filing)	First Name	Middle Name	Last Name		
Uı	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of			
	ase Number f known)			(State)		eck if this is an ended filing
Off	icial F	orm 106G				
Sch	nedule	G: Executo	ory Contracts and	Unexpired Lea	ses	12/15
nforr	nation. If n	nore space is need	ded, copy the additional pag	e, fill it out, number the ei	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of any	
		_	e and case number (if knowr contracts or unexpired lease:			
ı. L	_	-	-		ou have nothing else to report on this form.	
[	_				Schedule A/B: Property (Official Form 106A/B)	
					, , ,	
					. Then state what each contract or lease is for (for ruction booklet for more examples of executory contracts and	
	nexpired le		cen priorie). See the instruction	ons for this form in the insti	uction bookiet for more examples of executory contracts and	
	Person or	company with wh	nom you have the contract or	r lease	State what the contract or lease is for	
2.1						
	Name				-	
	Number	Street			-	
	City		State Z	ip Code	-	
2.2						
	Name				-	
	Number	Street			-	
	City		State Z	ip Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Z	ip Code	-	
2.4					-	
	Name				_	
	Number	Street				
	City		State Z	ip Code	-	
2.5						
	Name				-	
	Number	Street			_	

State Zip Code

City

Official Form 106G

Fill in this in	formation to ident	ify your case:	
Debtor 1	Richard	Т	Adeyanju
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS(State)
Case Number			_
(If known)			

## Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

		<u> </u>	
1.	Do yo	u have any codebtors? (If you are filing a joint case, do not list either spouse as	a codebtor.)
	□ N	).	
	Y	es	
2.		the last 8 years, have you lived in a community property state or territory? (Caa, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washi	
	N	o. Go to line 3.	
	☐ Y	es. Did your spouse, former spouse, or legal equivalent live with you at the time?	
		No	
		Yes. Inwhich community state or territory did you live?	. Fill in the name and current address of that person.
		Name of your spouse, former spouse or legal equivalent	
		Number Street	•
			-
	l 0	City State Zip Co	
3.		umn 1, list all of your codebtors. Do not include your spouse as a codebtor if n in line 2 again as a codebtor only if that person is a guarantor or cosigner. M	
		lule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G	
	Sche	lule E/F, or Schedule G to fill out Column 2.	
	Col	umn 1: Your codebtor	Column 2: The creditor to whom you owe the debt
			Check all schedules that apply:
3.1	Т Т	amika Redmond	Schedule D, line
	Na		Schedule E/F, line10
	_	631 W 84th Place	_
		mber Street nicago IL 60652	Schedule G, line
	Ci	y State Zip Code	<u>-</u>
3.2			Schedule D, line
	Na 	me	Schedule E/F, line
	Nu	mber Street	Schedule G, line
	Ci	y State Zip Code	9
3.3	3 _		Schedule D, line
	Na	me	Schedule E/F, line
	Nu	mber Street	Schedule G, line
	Ci	y State Zip Code	3

Official Form 106H Record # 735389 Schedule H: Your Codebtors Page 1 of 1

Debtor 1	Richard	T	Adeyanju	
	First Name	Middle Name	Last Name	
ebtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
Jnited States	Bankruptcy Court for t	the : <u>NORTHERN DISTRICT (</u>	DF ILLINOIS	
		the : <u>NORTHERN DISTRICT (</u>	DF ILLINOIS	Check if this is:
Case Number		the : <u>NORTHERN DISTRICT (</u>	DF ILLINOIS	Check if this is:
United States Case Number (If known)		the : <u>NORTHERN DISTRICT (</u>	DF ILLINOIS	

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed  Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Shipper			
	Occupation may Include student or homemaker, if it applies.	Employers name	Pepperidge Farm			
		Employers address	595 Westport Ave	).		
			Norwalk, CT 0685	1	,	
		How long employed there?	17 YEARS			_
Pa	Give Details About Monthl	ly Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a			
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$6,408.31	\$0.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$6,408.31	\$0.00	

 Official Form 106I
 Record # 735389
 Schedule I: Your Income
 Page 1 of 2

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 30 of 60

Last Name

Case Number (if known) \_

Richard Debtor 1 Middle Name

First Name

For Debtor 1 For Debtor 2 or non-filing spouse \$6,408.31 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 5a \$2,166.67 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$380.81 \$0.00 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans \$417.99 \$0.00 5d. \$175.37 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. \$3.140.84 \$0.00 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,267.46 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8b. Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: \$0.00 8h. \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$3,267.46 \$0.00 \$3.267.46 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$3,267.46 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No. Yes. Explain:

Fill in this ir	nformation to identify y	our case:				
Debtor 1	Richard	Т	Adeyanju	Check if this is:		
	First Name	Middle Name	Last Name	An amende	Ū	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following o	t-petition chapter 13
United States	Bankruptcy Court for the :	NORTHERN DISTRICT (	OF ILLINOIS			
Case Number (If known)	r		_	MM / DD /	YYYY	
Official F	orm 106 l				_	2 because Debtor 2
	orm 106J			maintains a	a separate house	ehold.
Schedul ———	e J: Your Ex	penses				12/14
=	-			are equally responsible for supplyi ges, write your name and case nur	-	
Part 1:	Describe Your Household	ı				
1. Is this a joi	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a No.	separate household?				
	<u> </u>	st file a separate Schedu	le J.			
	have dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li Debtor 2	st Debtor 1 and		this information for dent			X No
Do not s	tate the dependents'					Yes
names.						X No
					_	Yes
						X No
						Yes
						X No
						Yes
						Yes
3. Do your	expenses include	X No				163
expense	es of people other than and your dependents?	$H_{i}^{i}$				
_	-					
	Estimate Your Ongoing Newscape States		less you are using this forn	n as a supplement in a Chapter 13	case to report	
expenses as o	of a date after the bankr			check the box at the top of the for	=	
the applicable Include expen		ash government assista	ance if you know the value			
of such assist	ance and have include	d it on Schedule I: Your	Income (Official Form 106I	.)	•	Your expenses
4. The ren	tal or home ownership	expenses for your resid	ence. Include first mortgage	e payments and		
_	for the ground or lot.				4.	\$880.00
	cluded in line 4:					<b>40.00</b>
	eal estate taxes	rontar's incursos			4a.	\$0.00 \$0.00
	operty, homeowner's, or	renter's insurance r, and upkeep expenses			4b. 4c.	\$0.00
	ome maintenance, repail				4c. 4d.	\$0.00

Т Richard

Middle Name

Debtor 1

First Name

Document

Last Name

Page 32 of 60

Case Number (if known) \_\_

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$72.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$200.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$350.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$60.00 9. Clothing, laundry, and dry cleaning \$25.00 10. 10. Personal care products and services \$50.00 11. Medical and dental expenses 11. \$133.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$80.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$327.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 735389 Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 33 of 60 Case Number (if known)

Deptor	1 tiona	1 1	/ lacyanja	Case Number (If known)		
	First Nar	ne Middle Name	Last Name			
21.	Other. S	pecify: Postage/Bank Fees (\$5.00),		_	21.	\$5.00
22	Your moi	nthly expense: Add lines 4 through 21.			22.	\$2,182.00
	The resul	t is your monthly expenses.			_	
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly	income) from Schedule I.		23a.	\$3,267.46
	23b.	Copy your monthly expenses from line	22 above.		23b. <b>–</b>	\$2,182.00
	23c.	Subtract your monthly expenses from	our monthly income.		23c.	\$1,085.46
		The result is your monthly net income.				
	_					
24.	=	xpect an increase or decrease in your o				
		ple, do you expect to finish paying for yo payment to increase or decrease becau				
		payment to increase or decrease becau	se of a modification to the terms of y	our mortgage:		
	$\mathbf{H}$					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 735389
 Schedule J: Your Expenses
 Page 3 of 3

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you nay or agree to nay someone who is NO	OT an attorney to help you fill out bankruptcy forms?
No	an attendy to hop you mile out built apply forme.
INO	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re correct.	ead the summary and schedules filed with this declaration and that they are true and
🗶 /s/ Richard T Adeyanju	×
Signature of Debtor 1	Signature of Debtor 2
Date 01/18/2017 MM / DD / YYYY	Date

Fill in this in	formation to iden		
Debtor 1	Richard First Name	T Middle Name	Adeyanju Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number (If known)	-		(State)

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par 11 Give Details About Your Marital State	tus and Where You Lived Before		
1. What is your current marital status?			
_			
Married ■			
Not married			
2 During the last 3 years, have you lived any	where other than where you live no	.w2	
No.	where other than where you live ho	·w:	
Yes. List all of the places you lived in the	last 3 years. Do not include where	ou live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	lived there	Same as Debtor 1	lived there
1709 W 89Th St	FROM 10/2011	Game as bestor 1	Same as Debtor
Chicago IL 60620-4939	To 08/2013		
	<del></del>		
and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: \  Part 2:  Explain the Sources of Your Income			

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 36 of 60

Richard Debtor 1 Adeyanju Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, 2017: \$0 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$75,029 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$72,587 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 37 of 60

Debto	1 Richard	Т		Adeyanju	—	Case Number (if known) _	
	First Name	Middle Nam	ne	Last Name			
06	Are either De	btor 1's or Debtor 2's debt	s primarily consur	mer debts?			
	No. Neitl	ner Debtor 1 nor Debtor 2 h	as primarily cons	umer debts. Cor	nsumer debts are define	d in 11 U.S.C. § 101(8) a	s
	— "incu	rred by an individual primari	ly for a personal, fa	amily, or househ	old purpose."		
	Duri	ng the 90 days before you fil	ed for bankruptcy,	did you pay any	creditor a total of \$6,22	5* or more?	
		No. Go to line 7.					
	П	Yes. List below each credito	r to whom you paid	d a total of \$6,22	5* or more in one or mo	re payments and the	
	_	total amount you paid that ci					
		child support and alimony. A	lso, do not include	payments to an	attorney for this bankru	ptcy case.	
	* Subject	to adjustment on 4/01/16 ar	nd every 3 years at	fter that for cases	s filed on or after the da	te of adjustment.	
	_	otor 1 or Debtor 2 or both h			v creditor a total of \$600	or more?	
		No. Go to line 7.	mod for barin aproy	,, ala you pay all	y ordanor a total or quot	or more.	
	_						
	_	Yes. List below each credito	, .				
		creditor. Do not include payr alimony. Also, do not include		-		ort and	
		allinorry. Also, do not include	e payments to an a	attorney for this b	ankiupicy case.		
				Dates of	Total amount paid	Amount you still o	owe Was this payment for
				payments	·		
		ESB/HARLEY DAVIDSO	ON CR I	Monthly	\$ 966	\$ 11,613	Mortgage
		Po Box 21829 Carson C	City NV				Car Cradit card
		89721					☐ Credit card ☐ Loan repayment
							Suppliers or vendors
							Other
07	-	before you filed for bankrup de your relatives; any genera			•		al nartner:
		of which you are an officer, of					
	-	ng one for a business you op support and alimony.	perate as a sole pr	oprietor. 11 U.S.	.C. § 101. Include paym	ents for domestic support	obligations,
	No.						
	=	all payments to an insider.					
				Dates of	Total amount	Amount you still	Reason for this payment
				payment	paid	owe	
08		before you filed for bankrup	tcy, did you make	any payments or	transfer any property o	n account of a debt that b	penefited
	an insider? Include paym	ents on debts guaranteed or	r cosigned by an in	nsider.			
	No.	J	o ,				
	=	all payments to an insider.					
	_			Dates of	Total amount	Amount you still	Reason for this payment
				payment	paid	owe	Include creditor's name
Pa	irt 4:	tify Legal actions, Repossess	sions, and Foreclos	ures			

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 38 of 60

Richard Adeyanju Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. Part 7 **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$400.00 55 E. Monroe Street #3400 paid prior to filing. balance to be paid Chicago, IL 60603 through the plan.

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 39 of 60

 Debtor 1
 Richard
 T
 Adeyanju
 Case Number (if known)

 First Name
 Middle Name
 Last Name

	Party Contact Info	Description and value of a	any property transferred	Date paym or transfer	• •			
	Hananwill Credit Counseling	Credit Counseling Services		2016	\$25.00			
	115 N. Cross St.							
	Robinson, IL 62454							
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	rs or to make payments to your cre		fer any property to any	one who			
	■ No. □ Yes. Fill in the details.							
18	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).  Do not include gifts and transfers that you have already listed on this statement.							
	No.							
	Yes. Fill in the details for each gift.							
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pi		o a self-settled trust or s	similar device of which y	you are a			
	_	rotection devices.						
	No.  Yes. Fill in the details for each gift.							
P	art 8: List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and Stor	age Units					
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated to the same series of the savings o	r other financial accounts; certifica	tes of deposit; shares in	-				
	■ No. ■ Yes. Fill in the details.							
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
21	Do you now have, or did you have within 1 y cash, or other valuables?	rear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	ecurities,			
	No.							
	Yes. Fill in the details.							
		Who else had access to it?	Describe the conter	nts	Do you still have it?			
22	Have you stored property in a storage unit o	or place other than your home within	n 1 year before you filed	for bankruptcy?	navo it:			
	No.	•	, ,,,,	. ,				
	Yes. Fill in the details.	Who else has or had access to it?	Describe the conter	nte	Do you still			
		Willo else has of had access to it:	Describe the conten	illo	have it?			
P	art 9: Identify Property You Hold or Control t	for Someone Else						
				-				

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 40 of 60

Debtor	1	Richard	T	Adeyanju	Case Number (if known)				
		First Name	Middle Name	Last Name					
		you hold or contro someone.	ol any property that sor	neone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust			
		No.							
		Yes. Fill in the deta	ails.						
				Where is the property?	Describe the property	Value			
		<b>.</b>							
Pa	rt 10	Give Details A	About Environmental Info	rmation					
For	For the purpose of Part 10, the following definitions apply:								
ŀ	naza	rdous or toxic sub	bstances, wastes, or m	or local statute or regulation concerning aterial into the air, land, soil, surface wa the cleanup of these substances, waste	ter, groundwater, or other medium,				
		=	on, facility, or property rate, or utilize it, includ		, whether you now own, operate, or utilize	<b>;</b>			
				onmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic				
Rep	ort a	III notices, release	es, and proceedings tha	at you know about, regardless of when t	hey occurred.				
24	Has	any governmenta	al unit notified you that	you may be liable or potentially liable u	nder or in violation of an environmental la	ıw?			
	_	No.	•	, , ,					
	_	Yes. Fill in the deta	ails.						
	_			Governmental unit	Environmental law, if you know it	Date of notice			
0.5									
25	Hav	e you notified any	governmental unit of a	any release of hazardous material?					
	=	No.							
	П,	Yes. Fill in the deta	ails.						
				Governmental unit	Environmental law, if you know it	Date of notice			
26	Hav	e you been a party	y in any judicial or adm	inistrative proceeding under any enviro	nmental law? Include settlements and ord	lers.			
		No.							
	□,	Yes. Fill in the deta	ails.						
				Court or agency	Nature of the case	Status of the case			
		<b>.</b>							
Pai	rt 11	Give Details A	bout Your Business or C	onnections to Any Business					
27	With	nin 4 years before	you filed for bankrupto	cy, did you own a business or have any	of the following connections to any busin	ess?			
		A sole propriet	tor or self-employed in	a trade, profession, or other activity, eit	her full-time or part-time				
		A member of a	limited liability compa	ny (LLC) or limited liability partnership	(LLP)				
		A partner in a	•						
		_	ector, or managing exe						
		An owner of at	t least 5% of the voting	or equity securities of a corporation					
		No. None of the ab	oove applies. Go to Par	t 12.					
	=		• •	the details below for each business.					
		nin 2 years before itutions, creditors	-	cy, did you give a financial statement to	anyone about your business? Include all	financial			
		No.							
		Yes. Fill in the deta	ails.						
				Date issued					

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 41 of 60

 Debtor 1
 Richard
 T
 Adeyanju
 Case Number (if known)

 First Name
 Middle Name
 Last Name

olgii Bolow						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.						
✗ /s/ Richard T Adeyanju	×					
Signature of Debtor 1	Signature of Debtor 2					
Date 01/18/2017 MM / DD / YYYY	Date					
Did you attach additional pages to Your Statement of	Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
■ No						
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).					

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Page 42 of 60 Document

B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re						
Richard T Ade	eyanju / Deb	tor		Case No:		
				Chapter:	Chapter 13	
		DISCLOSURE OF C	OMPENSATION OF AT	TORNEY FOR DEF	BTOR	
compensation p	paid to me wi	§ 329(a) and Fed. Bankr. P. 201 thin one year before the filing on behalf of the debtor(s) in con	6(b), I certify that I am the of the petition in bankruptc	e attorney for the abovey, or agreed to be paid	re named debtor(s) are to me, for services	
For legal	services, I ha	ve agreed to accept	\$4,000.00			
Prior to th	he filing of th	is statement I have received	\$400.00			
Balance I	Due		\$3,600.00			
		pensation paid to me was:				
	otor(s)	Other: (specify)				
3. The source	e of compens	ation to be paid to me is:				
De	ebtor(s)	Other: (specify)				
	re not agreed t y law firm.	to share the above-disclosed co	mpensation with any other	person unless they ar	e members and asso	ciates
	y law firm. A	nare the above-disclosed compe a copy of the agreement, togeth				
5. In return for case, inclu		disclosed fee, I have agreed to	render legal service for all	aspects of the bankru	ptcy	
		btor's financial situation, and re	endering advice to the debt	tor in determining who	ether to file a petition	n in
	ruptcy;	ling of any petition, schedules,	statements of affairs and n	lan which may be rea	uirad:	
_		the debtor at the meeting of cre	_	-		·.
c. Repre	esentation of	the debtor at the meeting of cre	editors and committation ne	caring, and any adjour	ned hearings thereor	,
<b>6.</b> By agreem	nent with the	debtor(s), the above-disclosed	fee does not include the fol	llowing service:		
			CERTIFICATION			
	payment to			_	or	
	1	resentation of the debtor(s) in the				
	$\frac{Date: 01}{Date}$	1/18/2017	/s/ Steven Scott Camp Signature of Attorney			
	1		5 -5 (-		l l	

Page 1 of 1 Record # 735389

Geraci Law L.L.C. Name of law firm

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attor ley is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



PFG Rec# 735-389 CARA Page 2 of 6

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

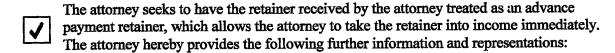


### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4.000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7	/	28	2010
Daw.		<del></del>	/	

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.



#### Case 17-02611 Filed **Ge/30/11/2awHnte.G**d 01/30/17 16:06:38 Doc 1 National Headquarters: 55 E. Monro இரச்பூர் அத்தி Chica இது முகு 04 இ Of 1 666 - 925-1313 help@geracilaw.com

Date: 12/28/2016

Consultation Attorney: **JOD** 

Record #: 735-389

#### **Attorney - Client Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or property I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. Veck PLAN: The plan payment is estimated to be \$ 200 per nowh for 60 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; cebts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my

case may be closed without a discharge, and I will be required to pay a fee to have it reopened. Richard Adeyanju (Debtor) (Joint Debtor) Dated: 12-28-16 Attorney for the Debtor(s) Representing Geraci Law L.L.C.

PFG Rec# 735-389 Mr. Adeyanju

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 50 of 60

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Richard T Adeyanju / Debtor Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/18/2017 /s/ Richard T Adeyanju

Richard T Adeyanju

X Date & Sign

Record # 735389 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 735389 B 201A (Form 201A) (11/11) Page 1 of 2

Form B 201A, Notice to Consumer Debtor(s)

In re Richard

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/18/2017	/s/ Richard T Adeyanju		
	Richard T Adeyanju		
Dated: 01/18/2017	/s/ Steven Scott Camp		
	Attorney: Steven Scott Camp		

### Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 53 of 60

Debto	or 1 Richard		deyanju	Case Number (if i	known)		
₽a	•	and the second s	st Name	•			
	Answer Inese Que	sticus for Reporting Purposes					
16.	What kind of debts do you have?  Are you filing under Chapter 7?  Do you estimate that aft any exempt property is excluded and administrative expenses are paid that funds will available for distribution	No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primmoney for a business of line 16c. Yes. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts your debts of line 17.  No. I am not filing under C administrative exp	narily business debts?	Business debts are debts to operation of the business debts or business debts or business debts.	that you incurred to obtain s or investment.		
	available for distribution to unsecured creditors?						
18.	How many creditors do you estimate that you owe?		□ 1,000-5,00 □ 5,001-10,0 □ 10,001-25	000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,0	01-\$10 million 101-\$50 million 101-\$100 million 1001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,00 ☐ \$10,000,00 ☐ \$50,000,00		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
<b>Гог</b> у	you	I have examined this petition, correct.	and I declare under penalt	ty of perjury that the inform	nation provided is true and		
		If I have chosen to file under C	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed				
	Section 1	If no attorney represents me a this document, I have obtained	ınd I did not pay or agree t d and read the notice requ	to pay someone who is not lired by 11 U.S.C. § 342(b)	t an attomey to help me fill out ).		
	•	I request relief in accordance v	with the chapter of title 11,	, United States Code, spec	afied in this petition.		
		I understand making a false st with a bankruptcy case can ret 18 U.S.C. §§ 152, 1341, 1519, Signature of Debtor 1	esult in fines up to \$250,000	0, or imprisonment for up t	r property by fraud in connection to 20 years, or both.		
:		Executed on :/_	/2017 DD / YYYY	Execute	ed on		

Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 54 of 60

			Document r	aye 34 01 00		
•						
Fill in this in	nformation to identify	VOIL CASO:				
		your case.				
Debtor 1	Richard	Т	Adeyanju			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Lust Name			
United Cinter	0-1					
•		: NORTHERN District of	of <u>ILLINOIS</u> (State)	.		
Case Number (If known)	' <del></del>		<del>_</del>	.	☐ Check	t if this is an
					_	ded filing
}clarat	ion About a	n Individual	Debtor's Sched	ules		12
vo married p	eople are filing togeth	er, both are equally res	ponsible for supplying corre	ct information		<del></del>
			*			
u must me u aining mone	ns rorm whenever you y or property by fraud	i file bankruptcy schedu i in connection with a ha	les or amended schedules. I ankruptcy case can result in	Haking a false statement, o	concealing property, or	
ırs, or both. 1	18 U.S.C. §§ 152, 1341,	, 1519, and 3571.		mice up to 4200,000, Or All	iprisonnent for up to 20	
	iga Balow					
D:						
oid you pay	or agree to pay some	one who is NOT an attor	mey to help you fill out bank	ruptcy forms?		•
No		•				
Yes. N	ame of Person			Attach Bankmintev F	Petition Preparer's Notice, De	eciaration and
· -				Simplem (Official E		swarauuri, ariu

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and

Signature of Debtor 2

MM / DD / YYYY

# Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 55 of 60

Debtor 1	Richard	· · .	Т .	Adeyanju	Case Number (if known)
	First Name		Middle Name	List Name	
				• •	

Part 12:	ign Below	
answers ar in connecti 18 U.S.C. § Signa	the answers on this Statement of Financial Affairs and the true and correct. I understand that making a false station with a bankruptcy case can result in fines up to \$250 § 152, 1341, 1519, and 3571.  Ture of Debtor 1    12017	any attachments, and I declare under penalty of perjury that the ement, concealing property, or obtaining money or property by fraud 1,000, or imprisonment for up to 20 years, or both.  Signature of Debtor 2  Date
Did you att	ach additional pages to Y <i>our Statement of Financial Aff</i>	airs for Individuals Filing for Bankruptcy (Official Form 107)?
Did you pay	: y or agree to pay someone who is not an attorney to hel	p you fill out bankruptcy forms?
■ No □ Yes. N	ame of person	- Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outwelghs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run white you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for finily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2

  YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

  Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
  you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
  and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
  time périods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
  6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- is. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious. Injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another steditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & liand insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheid. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16: MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warmed of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ. CHECK & MAKE SUBPLIFICION IS ACCURATED.

. Is illed in Court	AND WE HAVE TO READ, CI	HECK, & MAKE SURP OUR PETITION IS ACCURATEIN	
Dated:	/ //8 /2017		
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	N •	Richard TAdeyanju	
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Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 57 of 60

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

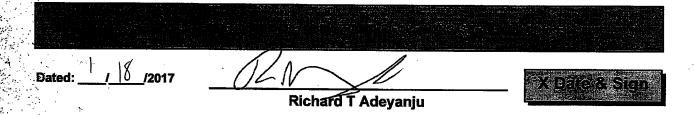
Richard T Adevaniu	1 100 11 4	
RICHARO I AGEVANIII	/ Dentor	

In re

Bankruptcy Docket #:

Judge:

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.



Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 58 of 60

Part 4	Sign Relow
	By signing here, I dectage under penalty of perjury that the information on this statement and in any attachments is true and correct.
	Richard T Adeyanju
	Date: / / / / /2017
	If you checked line 17a, do NOT fill out or file Form 122C-2.
	If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

# Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 59 of 60

Debtor 1	Richard	T	Adeyanju	Case Number (if known)	
	First Name	Middle Name	Let Name	Outs Name In thomp	<del></del>
Part 5:	Sign Below			·	•
	By signing here, i	declare under penalty of peri	jury that the information on this statem	ent and in any attachments is true and correct.	
		2N			
		Richard T Adeyanju			
	,				
-	Date: Dated:	1 / [4 /2017			

#### Case 17-02611 Doc 1 Filed 01/30/17 Entered 01/30/17 16:06:38 Desc Main Document Page 60 of 60

Form B 201A, Notice to Consumer Debtor(s)

In re Richard T Adeyanju / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptey Crimes and Availability of Bankruptey Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: \_\_\_\_\_/2017 X Date & Sign ...
Richard T Adeyanju

Attorney: Steven Scott Camp